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78 YEARS of Service



General Henry "Hap" Arnold



Mrs. Bee Arnold

Incorporated in 1942, the Air Force Aid Society (AFAS) is an official charity of the U.S. Air Force (USAF) and U.S. Space Force (USSF). AFAS strives to meet the unique needs for the Total Force and their families, as well as Air Force widows and widowers. Older than the USAF itself, AFAS traces its roots back to the great five-star General Henry "Hap" and Mrs. Bee Arnold. The Arnolds envisioned an organization that embodied the ideal of *Airmen Helping Airmen*, which still drives our mission today. On March 9, 1942, the Arnolds created Army Air Corps Relief Society. With the establishment of the USAF on September 18, 1947, the organization was renamed the Air Force Aid Society to provide financial support for the families of Airmen who lost their lives during World War II. Each year, the Society provides on average \$15-16 million in support for Air Force families through emergency assistance no-interest loans or grants; education grants, scholarships and no-interest loans; and through on-base community engagement programs. 100 percent of every contribution received is used to help Airmen and Guardians.

FOR EVERY \$1 DONATED, AIR FORCE AID SOCIETY DEDICATES \$3 TO HELP AIRMEN AND GUARDIANS.

A Message From Our President



"WE ARE ALSO INCREDIBLY GRATEFUL TO USAA FOR PROVIDING \$2.5 MILLION AND LOCKHEED MARTIN FOR DONATING \$1 MILLION IN COVID-19 RELIEF."

Mr. James C. Reagan

BOARD OF TRUSTEES PRESIDENT

The past year marks my 8th year on the AFAS Board of Trustees and my first year as its President. Over the past year, I had the honor of welcoming the new AFAS CEO, the retired 18th Chief Master Sergeant of the Air Force Kaleth O. Wright. In 2020, we also welcomed new Air Force leadership to the Board that included: Mr. John P. Roth, Acting Secretary of the Air Force; Gen. Charles Q. Brown, Jr., Chief of Staff of the Air Force; the 20th Chief Master Sergeant of the Air Force JoAnne S. Bass along with Space Force leadership: Chief of Space Operations Gen. John W. "Jay" Raymond and Chief Master Sergeant of the Space Force Roger A. Towberman.

Without a doubt, the greatest challenge we faced in 2020 was assisting our Airmen and Guardians impacted by COVID-19. In one way or another, the unprecedented impact of the pandemic touched the lives of each of our Airmen and Guardians – but for all of them, their missions continued. Some of our service members became first responders overnight, helping with COVID testing sites, administering and distributing vaccines, as well as providing other essential support. Many risked their lives while some lost their lives in service to our country.

Everything we do at the Air Force Aid Society ensures that our Airmen, Guardians, and their families are taken care of 365/24/7. We are so thankful to all of our supporters who donated in 2020 to help further our mission during the global pandemic. We are also incredibly grateful to USAA for providing \$2.5 million and Lockheed Martin for donating \$1 million in COVID-19 relief.

With that funding, AFAS was able to offer over \$2 million in unbudgeted emergency COVID support. We launched a new Virtual Schooling Grant Program to provide up to \$250 to our service members with school-age children who were experiencing financial hardships paying for homeschooling supplies and technology.

We also extended funding for our General Henry H. Arnold Education Program. We provided an additional \$1,000 in interest-free loans to our families with dependents attending college who were impacted by the COVID-19 pandemic.

We continued providing support through our Emergency Assistance Program by offering grants and no-interest loans to help stabilize our Airmen and Guardian's financial emergency needs.

We are thankful that our financials remained strong in 2020 due to the increased support we received from our corporate partners, and the revenue from our two main fundraising events – the Air Force Assistance Fund campaign which raised a total of \$1.76 million for AFAS, including over \$400,000 in support from the Army Air Force Exchange Service's year-round giving campaign. Our second major fundraiser, the U.S. Air Force Charity Ball, raised a record of \$877,303. This record result was even more remarkable in light of the pandemic-related cancellation of the event. Kudos to the Air Force Officers' Spouses' Club of DC Charity Ball Committee for all of the work that went into that event. We were also fortunate to receive \$973,000 in estate bequests from those who generously supported AFAS in their estate planning.

While the pandemic hit us unexpectedly, we were able to render well-needed support to our service members because of you, our generous partners, and supporters. This year showed how resilient we are when faced with adversity and the need to pivot quickly to offer whatever support our service members need at a moment's notice.

As always, we thank our Airmen, Guardians and their families for allowing us to be of service. A special thanks to our Board, talented staff, the U.S. Air Force and U.S. Space Force, the Army and Air Force Exchange Service, our Airman & Family Readiness Center (A&FRC) staff, along with our Military Relief Society partners, the American Red Cross, and our Air Force sister charities.

With appreciation, James C Keapa



"WE HAVE SET BOLD GOALS, WHICH I BELIEVE ARE ACHIEVABLE AND NECESSARY TO BUILD THE AIR FORCE AID SOCIETY OF THE FUTURE."

Kaleth O. Wright CHIEF EXECUTIVE OFFICER 18TH CHIEF MASTER SERGEANT OF THE AIR FORCE (RET)

I'm excited to serve at the helm of this great organization that for over 78 years has delivered on the mission of Helping Airmen that has grown to now include Space Force Guardians.

Like Jim mentioned, 2020, "the year of the pandemic," definitely marks a precedent for us at AFAS. This year ushered in lots of change. Not only were we faced with grappling with the global pandemic we were also dealing with a racial and cultural awakening in our country. Both caused me to take a clear look at AFAS and our business to ensure that we were responding adequately to the growing needs of our service members and their families, and that we were being equitable in how we deliver assistance.

As a result, I expanded my leadership team. I challenged myself and them to take a deeper dive into our organization, operations, financials, technology, fundraising and marketing efforts along with hiring practices. We reworked our mission and vision to ensure we are inclusive of both our Airmen and Guardians, and rolled out new core values that better define our identity and culture. We also looked at the current state of our programs and determined there's a need to re-prioritize how we offer assistance, introduce new programs, and revise our eligibility guidelines.

When it comes to our educational grants and merit scholarships, we plan to better engage and partner with Title I high schools along with Historically Black Colleges and Universities nationwide. Our goal is to ensure that we are expanding awareness of our scholarships and grants within more diverse communities to help those first-generation college students of our Airmen and Guardians.

We also evaluated our technology infrastructure to ensure that we're innovative and better equipped from a program implementation, donor management and marketing perspective to serve our families and donors. We determined there is a need to find a more robust system that we plan to rollout in 2021.

Furthermore, we are exploring new corporate and organizational partnerships to substantially increase revenue to achieve our short- and long-term objectives of expanding assistance and offering new programs. We have set bold goals, which I believe are achievable and necessary to build the Air Force Aid Society of the future.

I feel good about the progress we've made this year and where we're headed in 2021. A sincere thank you to our Airmen, Guardians, their families. My entire AFAS team, our A&FRCs staff, donors, corporate and organizational partners, and all of our supporters.

Warmly,

BOARD of **TRUSTEES**

Air Force Aid Society is governed by a distinguished group of volunteer trustees comprised of current Air Force/Space Force leaders and personnel, former Air Force leaders and members of the civilian community fulfilling the vision of our founder, General Henry "Hap" Arnold.



Mr. James C. Reagan Air Force Aid Society Board President



Ms. Kathleen Barchick Air Force Aid Society Board Vice-President



Kaleth O. Wright Chief Executive Officer 18th Chief Master Sergeant of the Air Force (Ret)



John A. Farrell III Chief Operating Officer, Chief Master Sergeant, USAF (Ret)



Michael Parnarouskis, Jr. Chief Financial Officer



Latoya Crowe Chief Communications & Development Officer



Nicole Ayala Chief Human Resource Officer



Mrs. Lisa Atherton



BOARD OF TRUSTEES

of the Air Force

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The Honorable

Robert F. Hale



Charles Q. Brown, Jr. Chief of Staff of the Air Force





Lieutenant General Dorothy A. Hogg



Lieutenant General Mrs. Mollie A. Raymond Jeffrey A. Rockwell



Dr. William W. Jennings



Mrs. Cheryl Roberson



Chief Master Sergeant of the Space Force Roger A. Towberman



Danny R. Doucette Chief Master Sergeant, USAF (Ret)



Mr. Ken Mailender



The Honorable Eugene R. Sullivan



Dennis L. Fritz Chief Master Sergeant, USAF (Ret)



Major General James D. Peccia III







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General John W. Raymond

Chief of Space

Operations

Mr. Eli Cohen

of the Air Force

JoAnne S. Bass



Lieutenant General







Our MISSION

We aim to provide emergency financial assistance, educational support, and quality of life programs to Airmen, Guardians and their families.

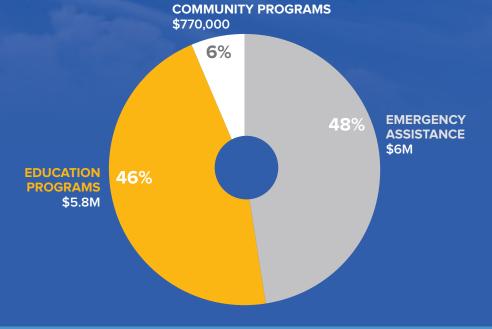
Our VISION

We envision a community where those we serve achieve and sustain financial stability.

A FOP

Mission IMPACT

In 2020, AFAS provided over \$12.5 million in direct support to over 26,000 Airmen and their families. Air Force families received help through emergency financial assistance, education support and AFAS sponsored community enhancement programs – the Society's three mission priorities.





Air Force Aid Society has been named a 4-Star Charity since 2016. This is the highest rating possible by Charity Navigator, the nation's leading independent evaluator of charitable organizations. Air Force Aid Society received this high rating as a result of our fiscal efficiency and transparency.



The AFAS NETWORK

ENSURING AIRMEN AND GUARDIANS WORLDWIDE ACCESS TO OUR PROGRAMS

Air Force Aid Society is headquartered in Arlington, Virginia. Operating with an efficient staff of 20 allows the Society to keep overhead expenses low and ensures that 100 percent of individual donations are used to help Air Force and Space Force families.

Airman and Family Readiness Centers around the world are home to base level AFAS sections. Community Readiness Consultants and Technicians in those A&FRCs oversee AFAS programs at a base level, disbursing emergency assistance loans and grants, as well as providing AFAS on-base community programs. These base level AFAS representatives are invaluable to our mission-driven focus.

In the event there is no Air Force base in your area, AFAS maintains cross-servicing agreements with **Army Emergency Relief, Navy-Marine Corps Relief Society**, **Coast Guard Mutual Assistance**, and the **American Red Cross**. These partnerships make it possible for military members of all services to receive emergency assistance 24 hours a day, 7 days a week, 365 days a year. Because of these partnerships, we are – quite literally – always there for our Airmen and Guardians.

Other important partners helping us help Airmen and Guardians, which include: **Air Force Wounded Warrior Program** and the **Air Force Association**, which collaborate with the Society to support wounded Airmen. **Carlson Wagonlit Travel**, which provides Airmen, Guardians, and their families with low-cost electronic ticketing for emergency travel; and the **Fisher House**, which provides housing built on the grounds of major military and VA medical centers.

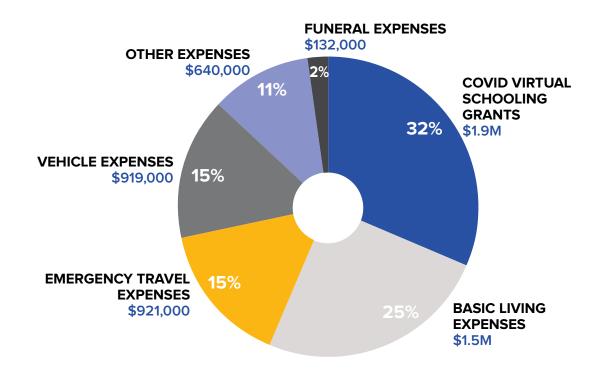
EMERGENCY Assistance



When unexpected emergencies arise or there is a financial need, AFAS provides no-interest loans and grants

In 2020, **\$6** million in emergency assistance was provided to Airmen, Guardians and their families worldwide - \$3.2 million in no-interest loans and \$2.8 million in grants totaling 15,300 assists.

Emergency Assistance by Purpose



Of the **\$6** million provided for emergency financial assistance:

	92%	, 5							8	3 %
0	10	20	30	40	50	60	70	80	90	100

- **92%** supported the Total Force (including Active Duty, eligible Air National Guard, and Air Force Reserve)
- 8% supported Air Force retired and widowed persons

More than **\$73,000** in assistance was provided exclusively to aid **59 Air Force Wounded Warriors**. Of that **97%** was in the form of grants.

Here to **HELP**

AFAS VIRTUAL SCHOOLING GRANT PROVIDES A SENSE OF RELIEF DURING THE PANDEMIC





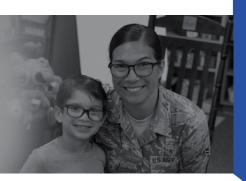
Senior Airman Pamela Poirier joined the Air Force to complete her education and to provide stability for her son. Her Air Force experience has been slightly challenging since she and her son had to move away from family. "I didn't have my parent's support, but I quickly formed a family within my unit that I knew I could depend on," says SrA Poirier. "No matter the challenges you face, you can always find a family within your unit or base that'll be there for you, support, and guide you," she says. She heard about the Air Force Aid Society from a coworker who had applied for an emergency assistance no-interest loan. Due to the pandemic, her significant other lost his job, and her family's income shifted from a dual-income household to a single-income household. Air Force Aid Society's Virtual Schooling Grant could not have come at a better time because she needed help to pay for her son's school supplies.

In response to the pandemic, AFAS developed the Virtual Schooling Grant to help Air Force families with expenses by providing \$250 to offset virtual schooling costs for dependents in grades K through 12.

SrA Poirier applied and received the grant. "AFAS is here to help, they don't judge our circumstances and they try their best to help," says SrA Poirier

She is grateful for the generous AFAS grant. "Thank you, your donation gave me peace of mind during an already stressful time during this pandemic," says SrA Poirier.

"AFAS IS HERE TO HELP, THEY DON'T JUDGE OUR CIRCUMSTANCES AND THEY TRY THEIR BEST TO HELP."



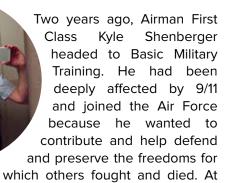


"YOUR GIVING IS APPRECIATED AND RECEIVED WITH GRATITUDE."



Taking Care of **AIRMEN**

A GRANT FROM AFAS EASED A BURDEN DURING COVID-19



30 years old, he wanted to prove that no matter his age, he had what it took to stand next to other men and women who had the same values.

The Airmen who A1C Shenberger proudly stands next to today are a family all fighting for a common cause. And, during the year of the global pandemic, they're also working to adapt to a "new normal" at work and at home.

The Shenbergers' daughter was due to begin kindergarten this fall, but with COVID-19, in-person classes were cancelled. The Shenbergers found themselves unexpectedly needing more school supplies than they would for in-person classes.

Fortunately, being a part of the Air Force family means having the Air Force Aid Society there to help in unexpected situations. AFAS recognizes many Air Force families have faced extra expenses resulting from school closings due to the COVID-19 pandemic. For a limited time, AFAS offered a one-time \$250 Virtual Schooling Grant to eligible Air Force families with a financial need to help with virtual schooling costs.

The Shenbergers applied for and received the grant. This allowed them to purchase the supplies they needed for their daughters' virtual schooling, plus additional supplies to keep her safe when she begins in-person classes.

The grant from AFAS eased a financial burden, giving A1C Shenberger "a little more peace of mind," he says. This allowed him to focus on his job instead of worrying about his daughter's schooling. "Being relaxed, you think more clearly."

According to A1C Shenberger, AFAS is living proof that there are people "kind enough and generous enough to lend a hand to others they don't even know." He sees AFAS as a way to connect these unknown Airmen together, strengthening their family unit.

To the generous donors of AFAS, "your giving is appreciated and received with gratitude," he says humbly. "We're really blessed."

Now prepared for both virtual schooling and in-person learning when it's time, the Shenbergers feel taken care of by the Society. They look forward to "seeing the positives the next year will bring."

Balancing a **NEW NORMAL**

AFAS TAKES CARE OF AIRMEN LIKE FAMILY DURING COVID-19



Technical Sergeant Raymond Ireland wanted more out of life than his small hometown offered. With a father who served in the Army National Guard for over 20 years, TSgt Ireland joined the Air Force at 17 years old with his mother's permission. Now, 16 years later, he leads a team of people and makes sure they're his number one priority.

For TSgt Ireland, "taking care of your people is what the Air Force family means to me." This includes how the AFAS is always ready to help Airmen when they're in need.

The COVID-19 pandemic has created unprecedented conditions for millions of people. TSgt Ireland's wife was out of work for a while and the family lost her income. When she was able to return to work, the family needed childcare but didn't have enough to cover the initial childcare bill. TSgt Ireland applied for and received an interest-free loan. AFAS went one step further and converted his loan to a grant due to the pandemic and their unplanned financial emergency.

AFAS also recognizes many Air Force families have faced extra expenses resulting from school closings due to the pandemic. To help Airmen, AFAS offered a one-time \$250 Virtual Schooling Grant to eligible Air Force families with a financial need to help with virtual schooling costs.

With three school-age boys who attend school virtually three days a week, the electronic device situation in the Ireland house was "nerve-wracking," according to the technical sergeant. "I have a laptop that I use for my schooling," he explains. But with everyone needing the device, one laptop wasn't meeting their needs.

TSgt Ireland applied for the Virtual Schooling Grant, which allowed him to purchase an additional device for the household. "The extra device saves everyone time, and it keeps his boys from "a lot of complaining and heartache," he says.

As much as life has changed since COVID-19 began, the Ireland family now manages both parents' work schedules while balancing in-person schooling, virtual schooling, and daycare for the kids.

TSgt Ireland tells Airmen there is no shame in asking for help. The Society is there for Airmen with no judgment. "Everyone has different circumstances in their lives," he says, and "needing help doesn't mean you're lesser than anyone else."

Because for TSgt Ireland, taking care of a fellow Airman is a benefit of being a part of the Air Force family.



"EVERYONE HAS DIFFERENT CIRCUMSTANCES IN THEIR LIVES NEEDING HELP DOESN'T MEAN YOU'RE LESSER THAN ANYONE ELSE." "THANK YOU FOR HELPING AIRMEN WHO FIND THEMSELVES IN A SITUATION THAT THEY STRUGGLE TO GET OUT OF."



Easing One Burden **DURING COVID-19**

AFAS EASES A FINANCIAL BURDEN FOR ONE FAMILY DURING THE PANDEMIC

Technical Sergeant Jeffery Brown joined the Air-Force 12 years ago to get an education. Since then, he's learned that being part of the Air Force means having more than a job with a paycheck. TSgt Brown has found some of his best friends

as an Airman, and he's found support from the Air Force during the trying times of COVID-19.

Having heard of the AFAS early on in his career, TSgt Brown never thought he'd need it. But, then COVID-19 happened. Like so many families, the Browns found themselves in unfamiliar waters that presented new challenges.

TSgt Brown's wife works at the Child Development Center at Holloman Air Force Base, but when COVID-19 hit, her hours were drastically cut. Still having all of their regular bills, the Browns found themselves struggling financially. "I was forced to pick up the additional financial burden so we could pay the bills," TSgt Brown recalls. With the reduced income, it was only a matter of time before the family found themselves coming up a little short.

TSgt Brown turned to AFAS to help them through their tough situation. The much-needed assistance allowed the family to get caught up on their bills, giving TSgt Brown the breathing room he needed to be more financially stable. "It relieved a lot of stress on all of us," he says.

With so many other things to worry about during the pandemic, AFAS helped ease one burden for the Browns. Now, with his wife back to full hours, "we are no longer feeling the financial strain."

TSgt Brown is thankful for everyone who has supported AFAS. "Thank you for helping Airmen who find themselves in a situation that they struggle to get out of," he says. "Because everyone struggles at one point or another." He urges other Airmen to use AFAS when they need help. "Don't be ashamed," he urges them. "There is no shame in asking for help."

EDUCATION Support

Higher Education is a key to advancement and future success. Dependent children and spouses of Airmen and Guardians can work toward their dreams of a college degree with AFAS education grants, scholarships and loans.

In 2020, \$5.8 million in total Education Support was provided to dependent children and spouses.

GENERAL HENRY H. ARNOLD EDUCATION GRANT PROGRAM

Arnold Education Grants are the centerpiece of the Society's education support initiatives. The grants are awarded to eligible, qualifying Air Force and Space Force dependents (spouses and children). The selection criteria is uniquely tailored to recognize the proper weighing of family income and education costs. The Arnold Education Grants range from \$500 to \$4,000, with specific amount awarded based upon a student's individual level of financial need.

For academic year 2020-21, AFAS awarded \$5.5 million in Arnold Education Grants to 1,999 dependent scholars.

AFAS MERIT SCHOLARSHIPS

Each year AFAS awards a number of merit-based scholarships as a complement to the needs-based support allocated through the Arnold Education Grants program. Incoming college freshmen being considered for the Arnold Education Grant who exhibit the highest levels of scholarship will be invited to apply for an AFAS Merit Scholarship. Applicants will be selected based on cumulative GPA, high school transcripts, and an essay written on a specified topic.

For academic year 2020-2021, AFAS awarded \$141,000 in Merit Scholarships to 38 Air Force dependent scholars.

- 19 outstanding incoming freshmen students were selected to receive \$5,000 Merit Scholarships
- 18 outstanding incoming freshmen students were selected to receive \$2,500 Merit Scholarships
- 1 outstanding incoming freshman students received \$1,000 Merit Scholarships

AFAS SUPPLEMENTAL LOAN PROGRAM

Scholarships and grants don't pay for everything. Air Force Aid Society offers the no-interest Supplemental Education Loan to help. Active Duty,



Active Guard/Reserve, Retired and Retired Reserve Air Force/Space Force families whose financial need has been established through the Arnold Education Grant application process are eligible.

For academic year 2020-21, AFAS provided 68 families with Supplemental Education Loans totaling \$74,650.

COVID EDUCATION (INTEREST-FREE) LOAN AFAS

provided \$81,600 in assistance to Air Force and Space Force families with dependents attending college who were impacted financially by the COVID-19 pandemic.

\$5,000 SCHOLARSHIP RECIPIENTS

A total of 19 outstanding incoming freshmen students were selected to receive \$5,000 Merit Scholarships.



Jonathan Almquist Texas A&M University Corpus Christi



Alexandria Elliott University of Mary



Maria Maisonet University of Nevada -Las Vegas



Emily Stuart Miami University

SCHOLARSHIP RECIPIENTS

Worcester Polytechnic Institute

Austin Aguirre

Mackenzie Block

Roosevelt University

Clemson University

University of Tennessee-

Jack Bradford

\$2,500

Ava Bohn

Knoxville



Michael Baker University of Central Florida



Jake Engelbrecht University of Missouri -Columbia



Grace Mozitis Atlantic Cape Community College



Emily Swartzer Auburn University

Chelsey Carter Colorado State University

Carissa Chae Brown University

Zoey Conrad The Citadel

Owen Cook Emmanuel College

Payton Deeney The Pennsylvania State University



Hannah Baradon University of Florida

Ashley Gangaware

Wilkes University



Brooke Boone University of Utah

Anna Hagel

Faulkner University





Jefferson Hodges Colorado School of Mines



Madison Reuter Texas A&M University



Christian Pierce University of Delaware



William Van Houten University of Oklahoma



Gabriel Randall

University of

Kadie Warnock Auburn University

Chase Fletcher Georgia Institute of Technology

Jacob Gutierrez University of Notre Dame

Eleni Keith Texas Tech University

Gabrielle Rivera Kroenke University of Missouri -Columbia

Zoe Lorkowski University of Southern California

Abigail Mueller Bowdoin College **William Richardson** Yale University

Alexis Spinetta Massachusetts Institute of Tech.

Ashley Webb Texas A&M University

\$1,000 **SCHOLARSHIP** RECIPIENT

Andrew Pasco California Institute of Technology "OUR EMAIL INBOXES BEGAN FILLING UP, AND WHEN THE LAST EMAIL WAS POSTED, THEY HAD COLLECTIVELY RECEIVED A TOTAL OF \$10,000!"



Helping Others IN THE FAMILY

AN AIRMAN SEES FIRST-HAND HOW AFAS HELPS THE AIR FORCE FAMILY

Growing up with a father as an Airman, Major Kevin Gore loved meeting new people and learning new cultures. When Maj Gore took an aviation course in high school, he was inspired by his teacher to consider a career in the military. With encouragement from his parents, Maj Gore

applied to the United States Air Force Academy.

With his father's long service as an Airman, Maj Gore received a presidential nomination, beginning his career in the Air Force. Maj Gore is proud of his service, and he's proud to be an Airman. For him, it means "an instant connection and willingness to help others in 'the family.' "

When Maj Gore was a Captain at Moody Air Force Base in 1992, he saw the younger members of his Air Force family struggle to make ends meet. By contacting AFAS on behalf of some of these young Airmen, he saw how AFAS helped to relieve some of their financial burdens especially during the holidays. Maj Gore saw first-hand that AFAS was a worthy charity.

Years later, AFAS was there to help the Gore family. The Gores have six children from ages 18-30, which has meant many college tuition bills over the years. Sometimes there was a shortage of funds, and the Gores had to tap into their savings or retirement funds. When their fourth child was a sophomore at Virginia Commonwealth University, Maj Gore applied for the General Henry "Hap" Arnold Education Grant, the centerpiece of AFAS education support. With the two youngest children soon to begin college, the Gores could use all of the financial assistance they could get.

To the Gore's delight, their daughter Lesley received the grant. Lesley received it again the following year, and when she applied in her senior year, her two younger siblings also applied for the first time. In the fall of 2020, all three children received grants. "Our email inboxes began filling up, and when the last email was posted, they had collectively received a total of \$10,000!" Maj Gore recalls of his daughters' achievements.

The Society has provided the Gores with more than education assistance. This year, AFAS began providing emergency assistance to Airmen and Air Force families impacted by the COVID-19 pandemic. Soon after the pandemic started, Maj Gore's wife suddenly stopped receiving her disability check. Without the extra income, the Gores received a no-interest education loan, which helped to relieve their unexpected financial strain.

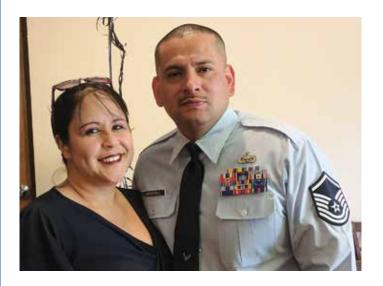
Over the past three years, Maj Gore says that "my family has been marvelously supported by over \$15,000 in Hap Arnold grants. We are tremendously grateful for the unselfish donations to our causes."

To all of the Society's generous donors, "Thank you, thank you, and thank you," Maj Gore gratefully says.

COLLEGE DREAMS for a Mother and Daughter



AFAS HELPED AN AIRMAN'S WIFE AND DAUGHTER ATTEND COLLEGE



Retired Master Sergeant Robert Hernandez joined the Air Force when he was 17. He left for Basic Military Training just nine days after graduating high school "to see the world outside of a small Texas town," his daughter Daniella recalls. MSgt Hernandez hoped that the Air Force would let him see the world and allow him the opportunity to have a great career.

The Air Force not only provided MSgt Hernandez with a long career, it also helped his wife and daughter achieve their higher education dreams with assistance from the AFAS.

When Daniella was seven, her mother attended Boise State University to earn a bachelor's degree in nursing. The family lived at Mountain Home Air Force Base in Idaho, and her mother commuted to the university to attend class, over an hour each way. Eventually, Daniella's mother applied for the General Henry "Hap" Arnold Education Grant, the centerpiece of AFAS education support. The grant eased the burden of the expensive commute and helped to offset her tuition costs.

When it was Daniella's turn to attend college 12 years later, AFAS again supported the Hernandez family. Danielle applied for and received the Hap Arnold Education Grant for three years in addition to a recent interest-free loan to help Air Force families impacted by COVID-19.

Daniella says the loan allowed her to attend "the university of my dreams," Texas A&M, College Station, TX. She also was able to reduce the hours she worked at a part-time job and increase her hours focusing on her studies.

The support from AFAS "has been a blessing to my mother and now to me," Daniella says. Daniella's mother went on to have a successful career in both the Air Force and the Army in the healthcare profession. Now, Daniella can see herself finishing her degree and maybe even following in her mother's footsteps, working in the Air Force as a civilian health professional.

On behalf of her family, Daniella sincerely thanks everyone who donates to AFAS. According to Daniella, "It's because of these generous individuals that so many people can overcome obstacles and achieve their dreams."



"IT'S BECAUSE OF THESE GENEROUS INDIVIDUALS THAT SO MANY PEOPLE CAN OVERCOME OBSTACLES AND ACHIEVE THEIR DREAMS."

COMMUNITY Programs



AFAS understands the challenges that come with active duty Air Force /Space Force life, from deployments to PCS orders, and offers targeted community enhancement programs to help make everyday life on base a little easier.

In 2020, AFAS provided nearly \$770,000 in community enhancement programs at Air Force base installations around the world.



CHILD CARE PROGRAMS

GIVE PARENTS A BREAK

Air Force bases offered a collective \$53,000 for stress relieving child care.

CHILD CARE FOR PCS

\$201,000 of care was provided for families relocating on Permanent Change of Station or Retirement orders.

CHILD CARE FOR VOLUNTEERS

\$5,000 was provided to Air Force base community volunteers, including key Air Force/ Space Force spouse initial training participants.

READINESS PROGRAMS

CAR CARE BECAUSE WE CARE



\$61,000 provided 1,300 preventive vehicle maintenance check-ups for spouses of deployed members, as well as First-term Airmen (E4 and below) who attended a financial counseling session.

SPOUSE & PARENTING PROGRAMS

BUNDLES FOR BABIES

\$120,000 worth of gifts were provided to expectant Air Force/Space Force families completing parenting and budgeting classes.

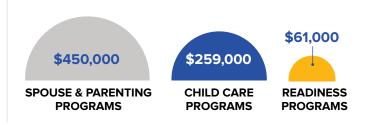
SPOUSE ORIENTATION

\$21,000 was distributed to Air Force bases in support of the USAF Heart Link spouse orientation program.

LOCAL EDUCATION PROGRAMS

Air Force bases took advantage of a collective \$309,000 to fund entry-level job training for Air Force/Guardian spouses that can lead to immediate and viable employment opportunities.





CONDENSED FINANCIALS

Statements of Financial Position as of December 31, 2020 and 2019

	2020	2019		
Assets Cash & equivalents	\$ 1,258,075	\$ 1,461,085		
Investments	227,029,850	206,000,903		
Emergency assistance and education Loans receivable, net	1,964,469	3,767,436		
Promises to give	71,559	35,329		
Other assets	72,138	191,650		
Property plant and equipment Total assets	86,481 230,482,572	244,694 211,701,097		
Liabilities and net assets				
Accounts payable and other liabilities	2,937,782	1,211,081		
Net Assets:				
Net Assets without Donor restrictions	225,188,239	208,369,096		
Net Assets with Donor Restrictions	2,356,551	2,120,920		
Total Net assets	227,544,790	210,490,016		
Total liabilities and net assets	\$ 230,482,572	\$ 211,701,097		

The information above is extracted from our audited financial statements, which are being audited by an independent audit firm. The final audit report will be made available on our web site at www.afas.org.

CONDENSED FINANCIALS

Statements of Activities as of December 31, 2020 and 2019

		2020		2019
Activities without donor restrictions:				
Operating revenues				
Investment return designated for operations		9,052,900		8,473,642
Air Force Assistance Fund Contributions	\$	1,757,157	\$	1,937,579
Other Contributions		4,727,201		1,990,801
Other revenue		4,816		4,874
Net assets released from restrictions		244,469		414,770
Total operating revenues		15,786,543		12,821,666
Expenses				
Program services:				
Emergency assistance		4,522,410		2,945,476
Educational assistance		6,005,121		5,605,385
Community enhancement		1,041,266		1,615,182
Total program services expenses		11,568,797		10,166,043
Supporting services		2,171,474		2,256,490
Total operating expenses		13,740,271		12,422,533
Change in net assets from operations		2,046,272		399,133
Non-operating activities:				
Investment return net of amounts designated				
for current operations		14,772,871		23,217,207
Change in net assets without				
donor restriction		16,819,143		23,616,340
Activities with donor restrictions:				
Contributions		191,059		99,137
Endowment investment return		289,041		300,062
Net assets released from restriction		(244,469)		(414,770)
Change in net assets with donor				
restrictions		235,631		(15,571)
Change in net assets		17,054,774		23,600,769
Beginning net assets		210,490,016	1	86,889,247
Ending net assets	\$	227,544,790		210,490,016

The information above is extracted from our audited financial statements, which are being audited by an independent audit firm. The final audit report will be made available on our web site at www.afas.org.

2020 FUNDING SOURCES

THE AIR FORCE AID SOCIETY RELIES ON TWO MAIN SOURCES OF REVENUE TO FUND OUR PROGRAMS AND OPERATING EXPENSES: MARKET-DRIVEN RETURNS ON OUR INVESTMENTS AND DONATIONS.

INVESTMENTS

As the chart reflects, AFAS relies heavily on the returns from its investment portfolio to bridge the gap between donations raised and program support funded, representing almost 58% of the total operating revenue in 2020. The investment portfolio is managed by the Society's Finance Committee and headquarters staff, with advice provided by outside investment professionals, to help fund the long-term goals of the Society. Each year, the committee sets the amount of funding that will be pulled from the investment portfolio to fund current year operations. The spending rate for 2020 was set at 4.68% of the average portfolio value, resulting in the \$9.05 million reflected in the chart. After a significant drop in value early in 2020 due to the economic turmoil caused by the COVID-19 pandemic, the portfolio was able to bounce back strongly, increasing in value to over \$227 million as of 12/31/2020.



AIR FORCE ASSISTANCE FUND

The U.S. Air Force administers an annual Air Force Assistance Fund drive to benefit four important Air Force-affiliated charities, AFAS being key among them. In 2020, the AFAF campaign raised a total of **\$1.76 million for AFAS**. The AFAF campaign truly demonstrates the Airman Helping Airman philosophy the Society was founded on.

AIR FORCE CHARITY BALL

The Air Force Officers' Spouses' Club of DC holds an annual Ball benefitting AFAS. Due to the COVID pandemic, the 2020 Air Force Charity Ball was cancelled. Despite this set-back, the wonderful corporate sponsors and individual contributors to the event allowed their payments to covert to donations, raising a net gift of **\$880,000 to AFAS**!

PRIVATE DONATIONS

AFAS also actively solicits funds from other sources. In 2020, \$3.95 million in donations were received from other organizations and individuals to include estate bequests. This included two large grants from corporate partners USAA and Lockheed Martin totaling \$3.5M to support COVID assistance to Airmen and Guardians.



FOR EVERY \$1 DONATED, AIR FORCE AID SOCIETY DEDICATES \$3 TO HELP AIRMEN AND GUARDIANS.



The Air Force Assistance Fund HELPS AIRMEN & GUARDIANS



The annual Air Force Assistance Fund campaign officially kicked off March 1 and ran through April 10 to raise funds for the Air Force Aid Society, and three other Air Force charities (The Air Force Enlisted Village, the General and Mrs. Curtis E. LeMay Foundation and the Air Force Villages Charitable Foundation) that take care of Airmen, Guardians and their families.

The AFAF supports active duty, retirees, reservists, guard and our dependents, including surviving spouses of Airmen and Guardians.

Why donate to AFAF? This is the only official Department of the Air Force campaign that is run by Airmen and Guardians for Airmen and Guardians. By donating to AFAF, you choose to support your fellow service members and their families.

Each year, you can make donations online by visiting www.afassistancefund.org, texting AFAF to 50155 or by donating via payroll deduction. You can also donate with a personal check, cashier's check or money and mail to:

AIR FORCE ASSISTANCE FUND

AFPC/DP3SA 550 C Street West JBSA-Randolph, Texas 78150

Donations are also accepted year-round when you shop in-store or online at your local Exchange. Visit www.shopmyexchange.com for more detail.



ALCONBURY IPO: MSgt Quinton J. Ridges Assistant IPO: TSgt Georgia H. Griffis



OSAN IPO: Capt Phoebe M. Blakeley Assistant IPO: MSgt David M. Trott

2020 Air Force ASSISTANCE FUND



Thank you to our Airmen Guardians – active duty, retired, guard and reservists' personnel for your support.

A special thanks to the Air Force Personnel Center staff, William D'vanzo the Air Force Fundraising Chief, and our Installation Project Officers (IPO), Unit Project Officers (UPO)and Key Workers who run the campaigns at the base level.

Each year we recognize the IPOs and UPOs from the "Top Performing" and "Most Improved" installations. Once this year's results were tabulated, we are happy to announce that Alconbury Air Force Base was selected again this year as the top performing base when they exceeded their performance goal by 44% (achieved 144% of goal). The most improved base for 2020 was Osan Air Base who saw a 166% increase in their percent of goal number year over year.

Every dollar raised each year goes back to the Air Force and Space Force community through the Air Force Aid Society and the three Air Force Assistance Fund charities that support Air Force and Space Force families.

"A GREAT TEAM AND THE LOVE FOR HELPING OTHERS IS ALL YOU NEED TO MAKE A DIFFERENCE."

– MSgt Ridges

2020 Air Force CHARITY BALL

The 2020 Air Force Charity Ball benefitting the Air Force Aid Society raised a record \$877,303, despite the ball getting canceled on March 10, 2020, due to the COVID-19 global pandemic. We are deeply grateful to the corporate and organizational sponsors and event patrons who allowed their sponsorships and ticket purchases to remain as donations to AFAS. A big thank you to the Air Force Officers' Spouses' Club of DC Charity Ball Committee for your hard work and commitment to our Airmen, Guardians, their families and the entire Air Force and Space Force Community.



Michelle Aikman Gina Allvin Angie Basham Carey Cothern Chrystal Cummings Elizabeth DuBe Sonya Dunn Beth Howell Mai Lan Isler Laurie Miller Marian Morrill Carla Murphy Kim Nahom Jeryn Palenske

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A RECORD \$877,303 WAS RAISED FOR THE AIR FORCE AID SOCIETY!

THANK YOU FOR YOUR SUPPORT!

AIR FORCE AID Society Supporters

Every day, Air Force Aid Society is working to improve the lives of Airmen and their families. The AFAS mission depends on support from the Air Force community, individual donors and industry partners. The Society believes it is important to acknowledge and thank those who have demonstrated an expression of support. The following list includes gifts of \$250 or greater made between 1 January 2020 and 31 December 2020. While space does not allow for inclusion of every donor, all gifts are essential and appreciated.

Great care has been taken in preparing these lists. If a name has been misspelled or omitted, please bring it to our attention.

CORPORATE AND ORGANIZATIONAL SUPPORT \$100.000+

USAA Federal Savings Bank Lockheed Martin Corporation Anonymous

\$50,000 - \$99,999

Anonymous The Greenbrier Classic Navy Federal Credit Union

\$10,000 - \$49,999

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\$5,000 - \$9,999

Air Force Chaplain Corps Association of Military Banks of America The Eugene Curtis & Florence Armstrong Family Foundation GEICO NFL Ventures LP White Knuckler Golf Tournament

\$1,000 - \$4,999

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If you have named the Air Force Aid Society in your will or estate planning, please contact us to be listed in the Hap and Bee Arnold Legacy Society.

TRIBUTE GIFTS OF \$250 OR MORE

In Honor of: 1Lt Gerald Berry Gen Roger Brady Mr. Erik Field SMSgt Denis Grenier TSgt Ryan Guffey Lt Gen John Hopper Lt Gen John Jackson Mr. David Lindner Brig Gen Ed "Hertz" Vaughan

In Memory of:

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2020 USAF CHARITY BALL

The 2020 USAF Charity Ball to support the Air Force Aid Society was organized and hosted by the Air Force Officers' Spouses' Club of DC on 21 March 2020. Guests help raise \$877,303, which was donated to AFAS in support of Airman, Guardians and their families. The following supporters contributed \$500 or more to the 2020 Charity Ball.

LEAD SPONSOR \$125,000 + USAA Federal Savings Bank

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DIAMOND PATRONS

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SILVER PATRONS \$5,000 - \$7,999

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*Denotes in-kind contributions.



"YOUR DONATIONS MAKE A DRAMATIC AND POSITIVE DIFFERENCE IN PEOPLE'S LIVES."

Creating a **LASTING LEGACY**

RETIRED AIRMEN ESTABLISH A NAMED GRANT TO BENEFIT THEIR FELLOW AIR FORCE FAMILY.

Linda and John Egentowich retired from the Air Force with a combined 58 years of service, and they credit the Air Force for being a big part of shaping who they are today. As a way to "pay it forward," the couple established a named grant to benefit AFAS. "The Air Force is family, and it's a responsibility to sup-

port family when you have the means and desires to do so," John explains on why they established the grant.

Both Linda and John knew about AFAS during their service through the annual Air Force Assistance Fund, but they gained a better appreciation for the organization as squadron and group commanders, referring Airmen to AFAS when they needed financial assistance.

Linda's full appreciation of the organization came after joining the AFAS headquarters staff in 2010. That's when she learned the full scope of the Society. "Education and community programs, as well as support after major disasters, were often overshadowed by the emergency assistance program," Linda explains.

John also has personal experience with AFAS's education grants, which allowed his daughters to graduate from college without debt. A named education grant was fitting for the Egentowiches because "we believe education is a foundation towards future successes," they say. Feeling blessed and fortunate to be able to create a named grant, the couple looks forward to seeing the results. Linda and John also named AFAS in their will "because we believe in sharing our blessings and leaving a legacy," the couple says.

Linda and John's generous donation is aimed at providing two things for future Airmen: financial assistance to help achieve a higher education, and a financial lifeline or safety net for Airmen and their families to help with unexpected financial emergencies. They hope this will help them "recover without causing long-term setbacks to their personal finances."

In addition to these two goals, John and Linda hope that Airmen who receive assistance will in turn help others when they're able to, benefitting the following generation.

The couple encourages anyone who doesn't know about the many ways in which AFAS can support fellow Airmen to visit their website, www.afas.org. From there, you can read stories about how donations directly impact Airmen's lives during their time of need. "Your donations make a dramatic and positive difference in people's lives," says Linda.

HELPING AFAS Help Others

AN AIRMAN'S SPOUSE DONATES PART OF HER BUSINESS'S PROFITS TO AFAS



Jennifer Lehman and her husband, Technical Sergeant Richard Lehman, have been a part of the Air Force family for 18 years. Years ago, Jennifer was pregnant with their daughter while

her husband was deployed. The

Lehmans were going through a difficult time, but they didn't have to go through it alone.

The Air Force Aid Society always stands by Airmen when they're in need, and AFAS was there to help the Lehmans through the rough patch.

Later, AFAS again stood by the Lehmans when Jennifer had breast cancer. "When we fell on hard times, we received much-needed help," she says as she looks back on the assistance. This is why Jennifer feels strongly about being a donor, giving back to the organization that has stood by her family more than once. Jennifer runs an online business selling goods, and a portion of every item that she sells goes toward the Society. "I will continue this with every item I sell online," she states. Every piece Jennifer sells means assistance for an Airman who's going through their own rough patch.

The generosity that drives Jennifer to donate to AFAS is a part of the Lehman family core values. "My family is blessed, and giving back is a priority," she explains. "Giving back to our Air Force family is a priority."

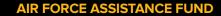
Whether it's unexpected bills, a hurricane, or a family emergency, an Airman who doesn't have enough resources has AFAS to give them a hand. And fortunately, AFAS has generous donors like the Lehmans who give back selflessly because it's a part of who they are.

For Jennifer and her family, "those who need the help, should get it." And because the Lehmans are able to help, they do so.



Helping AIRMEN AND GUARDIANS

OUR ABILITY TO PROVIDE SUPPORT TO AIR FORCE FAMILIES AND SPACE FORCE IS MADE POSSIBLE THROUGH CONTRIBUTIONS FROM AIRMEN, GUARDIANS AND FRIENDS OF THE USAF AND USSF. 100 PERCENT OF THOSE CONTRIBUTIONS ARE USED TO SUPPORT THE AFAS MISSION. THERE ARE A VARIETY OF WAYS TO HELP AFAS HELP AIRMEN AND GUARDIANS:



Air Force Aid Society is one of four important Air Force charities that benefit from the annual Air Force Assistance Fund campaign. The Air Force Assistance Fund campaign is run by the U.S. Air Force and includes solicitation on behalf of the Society. Air Force members can designate which charity will receive their donation and are encouraged to contribute. Revenue received from AFAF is the primary source of donation revenue to the Society and truly embodies the *Airmen Helping Airmen* philosophy. For more information, visit www.afassistancefund.org.

DIRECT CONTRIBUTIONS

Contributions from individuals, corporations, foundations, and organizations – Air Force and civilian – are always accepted. Gifts can be made in the form of cash, check, credit card or direct debit. Gifts can be made online at www.afas.org or by contacting us at (703) 972-2650.

PLANNED GIFT / ESTATE PLANNING

Let us help you with your estate planning, visit afas. giftlegacy.com/. Here are a few ways you can make a significant gift to help further our mission:

- An IRA rollover allows people age 70½ and older to reduce their taxable income by making a gift directly from their IRA.
- Donating appreciated securities, including stocks or bonds, is an easy and tax-effective way for you to make a gift to our organization.

• A bequest is a gift made through your will or trust. It is one of the most popular and flexible ways that you can support our cause. Consider leaving a legacy by naming "Air Force Aid Society, Inc." as a beneficiary.

The AFAS tax ID number is 54-1797281.

TRIBUTE GIVING

Pay your respects to someone dear while paying it forward to our Airmen. Donations of at least \$25 may be designated as a tribute gift. Tribute giving options allow you the chance to designate your gift to AFAS in memory of someone who has passed on or in honor of someone who still inspires you.

HELP SHARE THE AFAS MISSION

Giving back isn't just about money. You can also help AFAS advance its mission and highlight wonderful examples of *Airmen Helping Airmen* by sharing your passion for our organization with others. Become a part of our growing online community and social network. Engage with us on Facebook, Twitter, Instagram, YouTube and listen to our *Airmen Helping Airmen* podcast on all major podcast platforms.









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